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TOWN OF NEW

DURHAM, NEW

HAMPSHIRE

OFFICE *of the* BOARD OF SELECTMEN

REQUEST FOR PROPOSALS
HEALTH INSURANCE
Effective July 1, 2016

Date: April 25, 2016

The Town of New Durham, New Hampshire seeks proposals from qualified providers for health insurance coverage, in accordance with Attachment 1.

Proposal Instructions: Two copies of the proposal should be submitted in a sealed marked envelope "**Health Insurance Proposals**" to Town Administrator, P.O. Box 207, 4 Main Street, New Durham, NH 03855. Proposals must be **received** at the above address no later than **2:00 PM on Wednesday, May 18, 2016**. Proposals will be opened at **2:00 PM on Wednesday, May 18, 2016** and will be taken under advisement at that time until further review by the Town of New Durham.

Proposal prices must be effective for the period July 1, 2016 through December 31, 2016, with the understanding for it to be renewed for 12 months 1/1/17 to 12/31/17 (Calendar cycle).

Note: The Town of New Durham reserves the right to accept or reject any and all proposals or parts thereof, to accept the proposal they deem to be in the best interest of the Town, and to waive any bid formality.

Attachment I

Below is specific information for developing a proposal for the Town of New Durham's health insurance coverage. For additional information, please contact Scott Kinmond, Town Administrator, at 603-859-0203 or ndadmin@metrocast.net.

Health Plan

The Town currently receives its health insurance through private insurance agent – Diane Benoncourt, Access Health Insurance, LLC, with a 3rd party HAS Claimlinx and offers a Harvard Pilgrim HMO plan option for employees. This option and current enrollments are as follows:

1. HMO: Harvard Pilgrim with OV \$20/Prev. \$0/Spec. \$20/ER \$50/UC \$25 co-pays with a \$5,000 deductible (covered by the employer through 3rd party HSA plan Claimlinx) and PBM+ RX plan 10/30/65 prescription plan:

2 individual subscriber

4 two-person

6 family

Retiree Plans

All retirees from the Town under the age of 65 who were eligible for Town health insurance at the time of retirement and their spouses and eligible dependents may continue to enroll in the Town's current plans, at their own expense. Retiree enrollments are as follows:

0 individual subscriber

1 two-person

0 family

Retirees and spouses over the age of 65 are eligible to participate in the current plan as stated above with or without prescription benefits. These enrollments are as follows:

0 individual subscriber

0 two-person

0 family

Note: Currently the Town administration / HR manages the COBRA and retirees insurance.

Please see accompanying documents for a summary of benefits for each plan and a census of employees. (Attachment 2)

Proposal Requirements

2. Please propose a health plan that most closely resembles the Town's current plan design and specify the anticipated premium rates for an 6-month period month period starting 7/01/16, with the understanding that the intent will be to renew for an additional 12 month period (1/1/17) to be on a calendar year cycle.

3. Please also suggest a range of plan options that the Town may consider to (1) ensure compliance with both the affordability and cost containment requirements of the Affordable Care Act (ACA); and (2) reduce medical insurance premium costs generally.
 - HMO \$15 co-pay with a \$500 deductible (no deductible funding)
 - Rx retail
 - Rx mail order
 - FSA Management options
 -
 - HMO LP \$25 co pay with \$1000 deductible (Up to 25% deductible funded via wellness program and/or options for HSA)
 - Rx retail
 - Rx mail order
 - FSA management options
4. Proposals should plan for continued enrollment of eligible retirees, spouses and dependents in the Town's health plan at their own expense, and for retirees and spouses 65 years of age and older to enroll in a supplemental Medicare plan.
5. Proposals should describe any advising and administrative support services available to subscribing employers. The Town currently relies on Access Health Insurance, LLC (hereinafter "provider") for day to day assistance in responding to coverage and claims-related questions and in helping to resolve any claims-related disputes. The Town similarly relies on its provider for guidance in complying with applicable laws and regulations, and to prepare legally required documents on the Town's behalf for posting and/or distribution to employees, such as "Summary of Benefits Coverage" statements required under the ACA. Proposals should anticipate the Town's continued need for these and similar support services.
6. Proposals should specifically describe advising and support services available to subscribing employers with respect to applications for the federal (CMS/RDS) retiree prescription drug subsidy. The Town currently relies on its provider for instruction, actuarial testing, and administrative support in preparing these applications for submission to CMS/RDS. The provider also submits aggregated data from the prescription benefits carrier directly to CMS/RDS. Proposals should anticipate the Town's continued need for these services.
7. The New Hampshire Retirement System (NHRS) provides a post-retirement medical subsidy to eligible members and their spouses. As of this date, 1 Town retiree is eligible for and receive this subsidy. Proposals should specifically describe the support services available to subscribing employers with respect to these subsidies. The Town currently bills NHRS directly for subsidy payments and apply these toward the cost of health insurance for the qualified retired member and/or spouse. Proposals should anticipate the Town's wishes to have the "provider" handle these direct billing services.
8. COBRA is currently administered by the Town. The Town wishes to have the "provider" administer this practice. Proposals should anticipate the Town's need for these services.
9. Proposals should identify and describe the health and wellness-related programs (incentives, events, trainings, classes, etc.) available to subscribing employees and family members. Proposals should address the Town's ongoing interest in promoting employee health and wellness through programming of this type.

10. Proposals should identify and describe employee assistance (EAP) and/or similar services available to subscribing employees and family members for confidential counseling, information and referrals, workplace consultations and trainings, and the like. Proposals should address the Town's interest in maintaining these types of services as part of its employee benefits package.

Attachemnt 2

<u>Employee</u>	<u>Coverage</u>	<u>DOB</u>
<u>1</u>	CA	Emp/Spo 5/4/1953
	DA	Emp/Spo 3/17/1951
<u>2</u>	DB	Fam 1/18/1967
	KB	Fam 5/5/1969
	AB	Fam 10/22/1996
	AB	Fam 12/15/2000
<u>3</u>	JH	Employee 12/7/1985
<u>4</u>	DH	Emp/Spo 12/13/1957
	MH	Emp/Spo 6/15/1954
<u>5</u>	MI	Fam 6/13/1979
	MI	Fam 3/7/1978
	NI	Fam 6/11/2000
<u>6</u>	KI	Fam 7/18/2003
	SK	Fam 9/2/1964
	AK	Fam 7/30/1971
	KK	Fam 3/1/1994
	MK	Fam 3/17/1996
<u>7</u>	SM	Emp/Spo 1/30/1955
	IM	Emp/Spo 8/12/1961
<u>8</u>	RM	Fam 5/24/1973
	LM	Fam 7/1/1982
	BC	Fam 3/24/1998
	KM	Fam 10/17/2010
	EM	Fam 7/8/2014
<u>9</u>	LS	Emp/Spo 12/26/1962
	TS	Emp/Spo 10/1/1970
<u>10</u>	DV	Employee 12/27/1955
<u>11</u>	MG	Fam 1/1/1978
	?	Fam 1/1/1980
	?	Fam 1/1/2009
	?	Fam 1/1/2011

Total Employee Only 2

Total Employee/Spouse 8

Total Family 21